

In re:
Peter E. Tavani
Debtor

Case No. 21-11689-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 04, 2021

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2021:

Recip ID	Recipient Name and Address
db	+ Peter E. Tavani, 127 Liberty Drive, Newtown, PA 18940-1147
tr	+ WILLIAM C. MILLER, Esq., Office of the Chapter 13 Standing Trustee, P.O. Box 40837, Philadelphia, PA 19107-0837
14615304	+ Bank of America, PO Box 982284, El Paso, TX 79998-2284
14615305	+ Carisbrook Asset Holding Trust, 5016 Parkway Plaza Bkvd, Bldg 6&8, Charlotte, NC 28217-1932
14615307	+ Glenhardie Condo Assoc, C/O Pennco Management, PO Box 1119, Chadds Ford, PA 19317-0658
14615310	+ Lynch Law Group, 501 Smith Drive, Suite 3, Cranberry Twp, PA 16066-4133
14615312	+ Pa. Department of Revenue, PO Box 280501, Harrisburg, PA 17128-0501
14615313	+ Penns Courts Property Association, Binder & Canno LLC, 803 W Market Street, West Chester, PA 19382-1953
14622152	+ RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715-0200
14615316	+ Tredyffrin/Easttown School District, PO Box 3020, Norristown, PA 19404-3020

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mpkpc@aol.com	Aug 04 2021 23:28:00	MICHAEL P. KELLY, Cowan & Kelly, 202 Penns Square, Langhorne, PA 19047
smg	Email/Text: megan.harper@phila.gov	Aug 04 2021 23:28:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 05 2021 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 04 2021 23:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 04 2021 23:28:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Aug 04 2021 23:28:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14615306	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 04 2021 23:28:00	Citizens Bank NA, One Citizens Bank Way, JCA 115, Johnston, RI 02919
14615308	+ EDI: IRS.COM	Aug 05 2021 03:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14615309	+ Email/Text: support@ljross.com	Aug 04 2021 23:28:00	LJ Ross & Associates, Attn: Bankruptcy, 4 Universal Way, Po Box 6099, Jackson, MI 49204-6099
14615311	Email/Text: camanagement@mtb.com	Aug 04 2021 23:28:00	M&T Bank, PO Box 840, Buffalo, NY 14240
14615966	+ EDI: PENNDEPTREV	Aug 05 2021 03:28:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Aug 04, 2021

Form ID: 309I

Total Noticed: 25

14615966	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 04 2021 23:28:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14615314	EDI: PRA.COM	Aug 05 2021 03:28:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14625457	EDI: PRA.COM	Aug 05 2021 03:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14615315	+ EDI: DRIV.COM	Aug 05 2021 03:28:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
14615317	+ Email/Text: bknotices@sns.com	Aug 04 2021 23:28:00	US Bank NA, C/OSN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14615318	+ EDI: WFFC.COM	Aug 05 2021 03:28:00	Wells Fargo Small Business Lending, PO Box 29482, Phoenix, AZ 85038-9482

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	WILLIAM C. MILLER, Esq., Office of the Chapter 13 Standing Trustee, P.O. Box 40837, Philadelphia, PA 19107-0837
14618362	*+	Santander Consumer USA, Inc., P.O. Box 961245, Fort Worth, TX 76161-0244

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2021 at the address(es) listed below:

Name	Email Address
HOWARD GERSHMAN	on behalf of Creditor Glenhardie Condominium Association hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
MICHAEL P. KELLY	on behalf of Debtor Peter E. Tavani mpkpc@aol.com r47593@notify.bestcase.com
REBECCA ANN SOLARZ	on behalf of Creditor Carisbrook Asset Holding Trust bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Aug 04, 2021

Form ID: 309I

Total Noticed: 25

TOTAL: 6

Information to identify the case:			
Debtor 1:	Peter E. Tavani		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	21-11689-mdc		
	Social Security number or ITIN:	xxx-xx-6533	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	6/15/21

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Peter E. Tavani	
2. All other names used in the last 8 years		
3. Address	127 Liberty Drive Newtown, PA 18940	
4. Debtor's attorney Name and address	MICHAEL P. KELLY Cowan & Kelly 202 Penns Square Langhorne, PA 19047	Contact phone (215) 741-1100 Email: mpkpc@aol.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Office of the Chapter 13 Standing Trustee P.O. Box 40837 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 8/4/21

For more information, see page 2

Debtor **Peter E. Tavani**

Case number **21-11689-mdc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 1, 2021 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 1/1/22 Filing deadline: 8/24/21 Filing deadline: 12/13/21 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$650.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 12/16/21 at 09:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	